

# Simple, flexible and accessible bridging loans



## Accessible

End debt, no end debt, and single security bridging loans for homeowners



## Flexible

Common sense credit for downsizers, upsizers, retirees and investors



## Simple

Bridging specialists, completely digital and 24 hour approvals

## Provide your clients the flexibility to buy before you sell and unlock their property equity

- ✓ Upsizers & Rightsizers
- ✓ Downsizers
- ✓ Investors
- ✓ Retirees
- ✓ Companies & Trusts
- ✓ Self-Employed

## Our policy niches

- **No-End Debt:** No income verification required for no-end debt scenarios.
- **End Debt:** Servicing on end debt only, not peak debt.
- **Purpose:** Both owner-occupied and investment properties accepted.
- **Equity Release:** Available for cosmetic improvements, financial consolidation, or other use.
- **Security:** Single or multiple securities available.

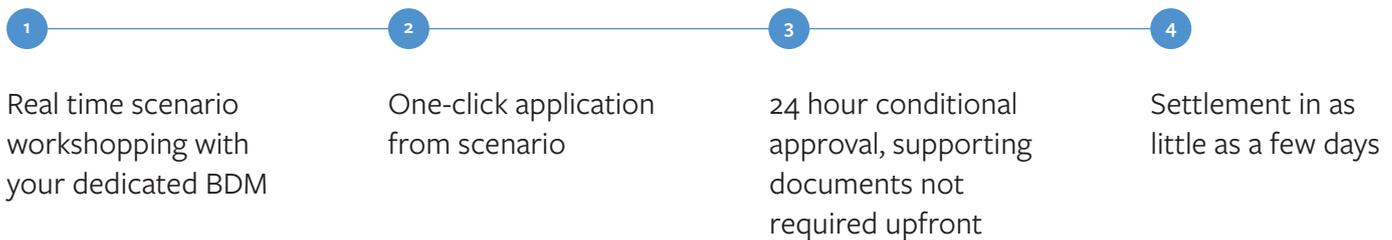
## More opportunities

- Diversify your offering and meet new demand
- Streamline loan management and prioritise client support
- Engage existing book and support their next property step
- Upfront commission on the initial loan amount, trail on longer terms, no clawbacks
- New referral opportunities within your existing network
- Retain the end debt with your suggested lender

## Bridging loan features

	12-month term	24-month term
<b>Purpose</b>	Buy before you sell	Buy before you sell Ideal for renovations, long settlements, or unlocking equity
<b>Security</b>	Residential property First mortgage	Residential property First mortgage
<b>Minimum loan amount</b>	\$300,000	\$300,000
<b>Maximum loan amount</b>	\$10,000,000	\$8,000,000
<b>LVR</b>	Up to 85%*	Up to 70%
<b>Interest rate</b>	Variable	Variable
<b>Residual debt</b>	Refinance to a lender of your choosing	Refinance to a lender of your choosing
<b>Repayments</b>	No monthly repayments	No monthly repayments
<b>Early repayment</b>	No early exit fees	No early exit fees
<b>Income verification</b>	Upsizers - Servicing on end debt Downsizers - no income assessment	Upsizers - Servicing on end debt Downsizers - no income assessment
<b>Commission</b>	Upfront	Upfront and trail

## Our process



## Find your BDM and workshop a scenario



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\* LVR's exceeding 80% are only available for closed bridging scenarios in metro locations only, with maximum term of 12 months.